

Information to identify the case:

Debtor 1	Carole L. Gaines	Social Security number or ITIN	xxx-xx-6437
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-16473-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carole L. Gaines
aka Carole L. Bottjer, aka Carole L. Forvour

9/14/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carole L. Gaines
Debtor

Case No. 16-16473-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 14, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2021:

Recip ID	Recipient Name and Address
db	+ Carole L. Gaines, 53 London Ave., Egg Harbor City, NJ 08215-1121
516101690	+ AES, PO Box 61047, Harrisburg, PA 17106-1047
516101692	+ APG Bariatrics, c/o Richard Boudreau & Assoc., 6 Manor Pkwy., Salem, NH 03079-2841
516101693	+ ARMC Anesthesiologists, PO Box 8500-1521, Philadelphia, PA 19178-0001
516101691	+ Apex Asset Management, 2501 Oregon Pike, Ste. 102, Lancaster, PA 17601-4890
516101694	+ Atira Credit, 5300 S. 6th St., Springfield, IL 62703-5184
516101698	+ AtlantiCare Surger Center, PO Box 324, Temple, PA 19560-0324
516101695	+ Atlantic Medical Imaging, 1810 Shore Rd., Northfield, NJ 08225-2220
516101696	+ Atlantic Regional Medical Center, 1925 Pacific Ave., Atlantic City, NJ 08401-6713
516101701	+ CCB Credit Services, 5300 S. 6th St., Springfield, IL 62703-5184
516101704	+ Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
516101707	+ Justin Bean Acupuncture, 16 W. New York Ave., Somers Point, NJ 08244-1872
516101689	++++ PO BOX 4238, 3G TELERADIOLOGY SOLUTION, PORTSMOUTH NH 03802-4238 address filed with court:, 3G Teleradiology Solution, PO Box 6750, Portsmouth, NH 03802
516101710	+ Rickart Collection Systems, PO Box 7242, North Brunswick, NJ 08902-7242
516101711	+ TMG Financial Services, 1500 NW 118th St., Clive, IA 50325-8242
516313106	+ TMG Financial Services, PO Box 14542, Des Moines, IA 50306-3542
516200755	U.S Department of Education, c/o Fedloan Servicing, P.O Box 69184, Harrisburg Pa 17106-9184

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 14 2021 21:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 14 2021 21:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516101697	+ Email/Text: ebn@nemours.org	Sep 14 2021 21:10:00	AtlantiCare, 2500 English Creek Ave, Egg Harbor Township, NJ 08234-5549
516324474	EDI: BANKAMER.COM	Sep 15 2021 00:58:00	BANK OF AMERICA, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785
516101699	+ EDI: BANKAMER.COM	Sep 15 2021 00:58:00	Bank of America Home Loans, 1800 Tapo Canyon, Simi Valley, CA 93063-6712
516101700	+ EDI: WFNNB.COM	Sep 15 2021 00:58:00	Brylane Home / Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
516307230	EDI: BL-BECKET.COM	Sep 15 2021 00:58:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517264176	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 14 2021 21:09:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, California 92806, Carrington Mortgage Services, LLC, 1600 South

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517264175	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 14 2021 21:09:00	Douglass Road, Anaheim, California 92806-5951 Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, California 92806-5951
516101703	+ EDI: WFNNB.COM	Sep 15 2021 00:58:00	Fashion Bug / Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
516101705	+ EDI: CITICORP.COM	Sep 15 2021 00:58:00	Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
516101706	+ EDI: IIC9.COM	Sep 15 2021 00:58:00	IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
516101702	EDI: JPMORGANCHASE	Sep 15 2021 00:58:00	Chase Bank, PO Box 15298, Wilmington, DE 19850
516101708	+ Email/Text: PBNCNotifications@peritusservices.com	Sep 14 2021 21:09:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
516101709	+ EDI: LTDFINANCIAL.COM	Sep 15 2021 00:58:00	LTD Financial Services, 7322 SW Freeway, Ste. 1600, Houston, TX 77074-2134
516319561	EDI: PRA.COM	Sep 15 2021 00:58:00	Portfolio Recovery Associates, LLC, c/o Fashion Bug, POB 41067, Norfolk VA 23541
516324413	EDI: PRA.COM	Sep 15 2021 00:58:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516114074	EDI: Q3G.COM	Sep 15 2021 00:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516101712	+ EDI: WFNNB.COM	Sep 15 2021 00:58:00	Victoria's Secret / Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2021 at the address(es) listed below:

Name	Email Address
Bruno Bellucci, III	on behalf of Debtor Carole L. Gaines jkearney@belluccilaw.net bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net, ddillhoff@belluccilaw.net

Denise E. Carlon

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on behalf of Creditor Bank of America N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor Bank of America N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC ewassall@logs.com,
njbankruptcynotifications@logs.com;logsecf@logs.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Joshua I. Goldman

on behalf of Creditor Bank of America N.A. josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com

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